

**CERTIFICATE OF FACSIMILE/MAILING PURSUANT TO 37 C.F.R. §1.8**

I hereby certify that this correspondence, along with any accompanying documents, pursuant to 37 C.F.R. §1.8, are being sent via facsimile to (703) 872-9306 with a confirmation copy deposited with the United States Postal Service via First Class mail addressed to: Commissioner for Patents, Mail Stop Amendment, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

Aug. 9, 2004

By:

Chela B...**OFFICIAL****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
PATENT****RECEIVED  
CENTRAL FAX CENTER****AUG 09 2004**

Inventor(s): Patnode et al.  
Applicant: AMERICAN EXPRESS TRAVEL  
RELATED SERVICES COMPANY,  
INC.

Docket No.: 10655.9500

Serial No.: 09/712,743

Filing Date: November 14, 2000

Examiner: Yasin M. Barqadle  
Art Unit: 2153

TITLE: SYSTEMS AND METHODS FOR  
CREATING FINANCIAL ADVICE  
APPLICATIONS

**SUBMISSION AND RESPONSE TO FINAL OFFICE ACTION**

Commissioner for Patents  
Mail Stop Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action dated April 7, 2004, please consider the attached Request for Continued Examination (RCE) and this Submission/Response under 37 C.F.R. §1.114. A one month extension of time is requested for responding to the Final Office Action.